

## Information to identify the case:

Debtor 1:	<b>Daniel C. Armstrong</b>	Social Security number or ITIN:	xxx-xx-7758
	First Name Middle Name Last Name	EIN:	__-_____-
Debtor 2:	<b>Tanesha D. Armstrong</b>	Social Security number or ITIN:	xxx-xx-4491
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	__-_____-
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 8/22/18
Case number:	<b>18-26799-JNP</b>	Date case converted to chapter:	7 5/13/19

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Daniel C. Armstrong	Tanesha D. Armstrong
2. All other names used in the last 8 years	aka Daniel Armstrong	
3. Address	11 Fox Chase Dr. Blackwood, NJ 08012	11 Fox Chase Dr. Blackwood, NJ 08012
4. Debtor's attorney Name and address	Thomas G. Egner McDowell Law, PC 46 West Main Street Maple Shade, NJ 08052	Contact phone 856-482-5544
5. Bankruptcy trustee Name and address	Joseph Marchand 117-119 West Broad St. PO Box 298 Bridgeton, NJ 08302	Contact phone (856) 451-7600

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 856-361-2300  Date: 5/14/19
<b>7. Meeting of creditors</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	<b>July 1, 2019 at 09:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Mitchell H. Cohen U.S. Courthouse, 400 Cooper Street, Room 2200, Camden, NJ 08101</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 8/30/19</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>  <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Daniel C. Armstrong  
 Tanesha D. Armstrong  
 Debtors

Case No. 18-26799-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 52

Date Rcvd: May 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2019.

db/jdb  
 517714952 +Daniel C. Armstrong, Tanesha D. Armstrong, 11 Fox Chase Dr., Blackwood, NJ 08012-4415  
 517714955 +Aes/pheaafrn, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461  
 517714958 +Bucks County Adult Probation Department, 55 East Court Street, Doylestown, PA 18901-4318  
 517714963 +Cheryl Sharp, 1003 Pine St, Darby, PA 19023-2024  
 517714966 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241  
 517714965 +Experian, PO Box 4500, Allen, TX 75013-1311  
 517714965 +Hillcrest Davidson & Associates, 715 N Glenville Dr Ste 4, Richardson, TX 75081-2879  
 517714966 +Home Point Financial Corporation, Nmils#7706 9 Entin Rd St, Parsippany, NJ 07054-5000  
 517721247 +Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent,  
 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362  
 517765184 +Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6451  
 517714968 #+Judith Frazier, 311 East Prince St, Philadelphia, PA 19144-5755  
 517714969 +McCabe, Weisberg & Conway, P.C., Attn: Alexandra T. Garcia, Esq., 216 Haddon Ave,  
 Suite 303, Collingswood, NJ 08108-2811  
 517833828 +Mound Solar Master Tenant VII, LLC, Attn Jacqueline Lainez, 6900 Dumbarton Circle,  
 Fremont, CA 94555-3651  
 517714971 Mound Solar VII, LLC, SolarCity/Tesla, Attn: Jacqueline Lainez, 2055 Clearview Way,  
 San Mateo, CA 94402  
 517714976 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
 517714975 +Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406  
 517714977 +Philadelphia Co Drs, 34 S 11th St Rm 304, Philadelphia, PA 19107-3623  
 517714978 +Reliable Finance Company, LLC, PO Box 32, Scotland, PA 17254-0032  
 517714980 +State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245,  
 Trenton, NJ 08695-0245  
 517714983 +The Children's Hospital of PA, 3401 Civic Center Blvd., Philadelphia, PA 19104-4319  
 517818434 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 517714986 +TransUnion, PO Box 2000, Chester, PA 19016-2000  
 517714990 +Wholesale Truck and Finance, 23970 Highway 59 N., Kingwood, TX 77339-1535

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: tegner@mcdowelllegal.com May 15 2019 02:20:44 Thomas G. Egner,  
 McDowell Law, PC, 46 West Main Street, Maple Shade, NJ 08052  
 tr +EDI: QJDMARCHAND.COM May 15 2019 05:48:00 Joseph Marchand, 117-119 West Broad St.,  
 PO Box 298, Bridgeton, NJ 08302-0228  
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 15 2019 02:22:35 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov May 15 2019 02:22:28 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517714953 E-mail/Text: kristin.villneau@allianceoneinc.com May 15 2019 02:21:11  
 Alliance One Receivable Management Inc, 4850 Street Road, Suite 300,  
 Feasterville Trevose, PA 19053-6643  
 517714954 EDI: RESURGENT.COM May 15 2019 05:48:00 Ashley Funding Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 517714956 +EDI: CAPONEAUTO.COM May 15 2019 05:48:00 Capital One Auto Finance, Attn: Bankruptcy,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 517736460 +EDI: AISACG.COM May 15 2019 05:38:00 Capital One Auto Finance, a division of Capital On,  
 P.O. Box 4360, Houston, TX 77210-4360  
 517725395 +EDI: AISACG.COM May 15 2019 05:38:00 Capital One Auto Finance, a division of Capital On,  
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 517773327 EDI: CAPITALONE.COM May 15 2019 05:38:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 517714957 +EDI: CAPITALONE.COM May 15 2019 05:38:00 Capital One Bank, N.A., Attn: Bankruptcy,  
 Po Box 71083, Charlotte, NC 28272-1083  
 517714959 +EDI: CONVERGENT.COM May 15 2019 05:48:00 Convergent Outsourcing, Inc., Attn: Bankruptcy,  
 Po Box 9004, Renton, WA 98057-9004  
 517714960 +EDI: CCS.COM May 15 2019 05:48:00 Credit Collection Services, Attn: Bankruptcy,  
 725 Canton St, Norwood, MA 02062-2679  
 517714961 +EDI: CCS.COM May 15 2019 05:48:00 Credit Collections Svc, Po Box 773,  
 Needham, MA 02494-0918  
 517714962 +E-mail/Text: vmcpherson@creditmanagementcompany.com May 15 2019 02:23:05  
 Credit Management Company, Po Box 16346, Pittsburgh, PA 15242-0346  
 517714967 +EDI: IRS.COM May 15 2019 05:38:00 Internal Revenue Service,  
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
 517714970 +EDI: MID8.COM May 15 2019 05:48:00 Midland Funding, 2365 Northside Dr Ste 300,  
 San Diego, CA 92108-2709  
 517714972 +EDI: NFCU.COM May 15 2019 05:48:00 Navy FCU, Attn: Bankruptcy, Po Box 3000,  
 Merrifield, VA 22119-3000  
 517714973 +EDI: NFCU.COM May 15 2019 05:48:00 Navy Federal Credit Union, PO Box 3000,  
 Merrifield, VA 22119-3000  
 517714974 EDI: AGFINANCE.COM May 15 2019 05:38:00 OneMain Financial, Bankruptcy Dept.,  
 PO Box 3251, Evansville, IN 47731-3251

District/off: 0312-1

User: admin  
Form ID: 309A

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Total Noticed: 52

Date Rcvd: May 14, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517714979 +EDI: SWCR.COM May 15 2019 05:48:00 Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958  
517714981 +EDI: RMSC.COM May 15 2019 05:38:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
517714982 +EDI: RMSC.COM May 15 2019 05:38:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
517743843 +EDI: AIS.COM May 15 2019 05:48:00 T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517714985 EDI: TFSR.COM May 15 2019 05:38:00 Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409  
517714984 +EDI: WTRNBANK.COM May 15 2019 05:38:00 Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475  
517714988 +E-mail/Text: bankruptcydepartment@tsico.com May 15 2019 02:23:34 Transworld System Inc, Attn: Bankruptcy, Po Box 15618, Wilmington, DE 19850-5618  
517714989 +EDI: AIS.COM May 15 2019 05:48:00 Verizon, by American InfoSource LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901  
517823775 +EDI: AIS.COM May 15 2019 05:48:00 Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517714987 ##+Transworld System Inc, 2235 Mercury Way, Ste 275, Santa Rose, CA 95407-5463

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 16, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2019 at the address(es) listed below:  
NONE.

TOTAL: 0